

Senate Study Bill 3177 - Introduced

SENATE FILE _____
BY (PROPOSED COMMITTEE ON
HUMAN RESOURCES BILL BY
CHAIRPERSON SEGEBART)

A BILL FOR

1 An Act relating to health insurance coverage for mammograms and
2 including effective date and applicability provisions.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 514C.4, Code 2018, is amended to read as
2 follows:

3 **514C.4 Mandated coverage for mammography.**

4 1. As used in this section:

5 a. "Health care professional" means a health care
6 practitioner licensed, accredited, registered, or certified
7 consistent with state law to recommend the performance of a
8 mammogram.

9 b. "Mammogram" means a radiographic image obtained using a
10 procedure, including two-dimensional mammography or three-
11 dimensional mammography, as recommended by a woman's health
12 care professional.

13 ~~1.~~ 2. a. A policy or contract providing for third-party
14 payment or prepayment of health or medical expenses shall
15 provide minimum mammography examination coverage, including,
16 but not limited to, the following classes of third-party
17 payment provider contracts or policies delivered, issued for
18 delivery, continued, or renewed in this state.

19 (1) Individual or group accident and sickness insurance
20 providing coverage on an expense-incurred basis.

21 (2) An individual or group hospital or medical service
22 contract issued pursuant to [chapter 509](#), [514](#), or [514A](#).

23 (3) An individual or group health maintenance organization
24 contract regulated under [chapter 514B](#).

25 (4) An individual or group Medicare supplemental policy,
26 unless coverage pursuant to such policy is preempted by federal
27 law.

28 b. A long-term care policy or contract is specifically
29 excluded from regulation under [this section](#).

30 ~~2.~~ 3. As used in [this section](#), "*minimum mammography*
31 *examination coverage*" means benefits which are better than or
32 equal to the following minimum requirements:

33 a. One baseline mammogram for any woman who is thirty-five
34 through thirty-nine years of age, or more frequent mammograms
35 if recommended by the woman's physician health care

1 professional.

2 ~~b. A mammogram every two years for any woman who is~~
3 ~~forty through forty-nine years of age, or more frequently if~~
4 ~~recommended by the woman's physician.~~

5 ~~c.~~ b. A mammogram every year for any woman who is fifty
6 forty years of age or older, or more frequently if recommended
7 by the woman's physician health care professional.

8 ~~3.~~ 4. Mammogram benefits may be subject to any policy or
9 contract provisions which apply generally to other services
10 covered by the policy or contract.

11 ~~4.~~ 5. The commissioner of insurance shall adopt rules under
12 chapter 17A necessary to implement this section.

13 Sec. 2. EFFECTIVE DATE. This Act, being deemed of immediate
14 importance, takes effect upon enactment.

15 Sec. 3. APPLICABILITY. This Act applies to the classes of
16 third-party payment provider contracts or policies specified
17 in section 514C.4, as amended by this Act, that are delivered,
18 issued for delivery, continued, or renewed in this state on or
19 after July 1, 2018.

20 EXPLANATION

21 The inclusion of this explanation does not constitute agreement with
22 the explanation's substance by the members of the general assembly.

23 This bill relates to insurance coverage for a mammogram as
24 recommended by a woman's health care professional.

25 The bill defines "mammogram" as a radiographic image
26 obtained using a procedure, including two-dimensional
27 mammography or three-dimensional mammography, as recommended
28 by a woman's health care professional. Currently, insurance
29 coverage is required for one mammogram every two years for
30 women age 40 through 49. The bill changes this to require
31 insurance coverage for an annual mammogram for women age 40 and
32 over. The bill requires that the insurance coverage apply to
33 two-dimensional mammograms and three-dimensional mammograms.
34 The bill also allows a woman's health care professional,
35 defined to include licensed, accredited, registered, or

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1 certified health care practitioners, to recommend a mammogram.
2 Currently, a woman's physician must recommend the performance
3 of a mammogram.

4 The bill applies to the classes of third-party payment
5 provider contracts or policies specified in Code section 514C.4
6 that are delivered, issued for delivery, continued, or renewed
7 in this state on or after July 1, 2018.